

Information to identify the case:

Debtor 1	Katherine Henriques	Social Security number or ITIN	xxx-xx-1675
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-29843-RG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Katherine Henriques

12/29/17

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Katherine Henriques
 Debtor

Case No. 17-29843-RG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 43

Date Rcvd: Dec 29, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 31, 2017.

db
 517096236 +Katherine Henriques, 831 Nicholas Place, Rahway, NJ 07065-2668
 517096244 +Chase Auto, PO Box 901003, Fort Worth, TX 76101-2003
 517096246 +Garden Savings FCU, 129 Littleton Road, Parsippany, NJ 07054-1897
 +Hackensack University Medical Center, C/O Celentano Stadtmauer & Walentowicz, PO Box 2594,
 Clifton, NJ 07015-2594
 517096245 +Hackensack University Medical Center, PO Box 48027, Newark, NJ 07101-4827
 517096249 +Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904
 517096250 +Mariner Finance, C/O William E. Brewer, Esq., PO Box 1001, Marmora, NJ 08223-5001
 517096253 +NJ E-ZPass, POB 4971, Trenton, NJ 08650-4971
 517096258 +Overlook Medical Center, PO Box 35611, Newark, NJ 07193-5611
 517096260 +Rahway EMA, POB 417442, Boston, MA 02241-7442
 517096261 +Saint Barnabas EMA, POB 417442, Boston, MA 02241-7442
 517096266 +State of New Jersey, C/O FAMS, POB 469, Woodstock, GA 30188-0469
 517096267 +State of New Jersey, C/O Professional Account Management, POB 1520,
 Milwaukee, WI 53201-1520
 517096270 +Verizon, PO Box 650584, Dallas, TX 75265-0584
 517096273 +Wakefield & Associates, 7005 Middlebrook Pike, Knoxville, TN 37909-1156

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usan.j.njbankr@usdoj.gov Dec 29 2017 22:59:45 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 29 2017 22:59:40 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517096234 EDI: CAPITALONE.COM Dec 29 2017 22:38:00 Capital One Bank, 15000 Capital One Drive,
 Richmond, VA 23238
 517096233 +EDI: CAPITALONE.COM Dec 29 2017 22:38:00 Cap One, 26525 N Riverwoods Blvd,
 Mettawa, IL 60045-3440
 517096237 +E-mail/Text: ebn@barnabashealth.org Dec 29 2017 23:00:18 Clara Maass Medical Center,
 POB 29948, New York, NY 10087-9948
 517096238 +EDI: WFNNB.COM Dec 29 2017 22:38:00 Comenity Bank/Express, 4590 E Broad St,
 Columbus, OH 43213-1301
 517096239 +EDI: WFNNB.COM Dec 29 2017 22:38:00 Comenity Bank/Mandee, 995 W 122nd Avenue,
 Westminster, CO 80234-3417
 517096240 +EDI: RCSFNBMARIN.COM Dec 29 2017 22:38:00 Credit One Bank, PO Box 98875,
 Las Vegas, NV 89193-8875
 517096242 +E-mail/Text: bknotice@erccollections.com Dec 29 2017 22:59:49 Enhanced Recovery,
 8014 Bayberry Road, Jacksonville, FL 32256-7412
 517096243 +EDI: AMINFOFP.COM Dec 29 2017 22:38:00 First Premier Bank, 601 S. Minnesota Avenue,
 Sioux Falls, SD 57104-4868
 517096247 +E-mail/Text: collections@jeffersonassociates.com Dec 29 2017 22:59:50 Jefferson Associates,
 3 Coral Street, Edison, NJ 08837-3242
 517096248 +EDI: CBSKOHLS.COM Dec 29 2017 22:38:00 Kohls/Capital One, N56 W 17000 Ridgewood Dr,
 Menomonee Falls, WI 53051-5660
 517096251 +EDI: TSYS2.COM Dec 29 2017 22:38:00 MCYDSNB, POB 8218, Mason, OH 45040-8218
 517096252 +EDI: PHINGENESIS Dec 29 2017 22:38:00 MidAmerica/Milestone/G, POB 4499,
 Beaverton, OR 97076-4499
 517096254 +EDI: AGFINANCE.COM Dec 29 2017 22:38:00 OneMain, POB 1010, Evansville, IN 47706-1010
 517096255 +EDI: AGFINANCE.COM Dec 29 2017 22:38:00 OneMain, POB 499, Hanover, MD 21076-0499
 517096256 +E-mail/Text: bankruptcy@onlineis.com Dec 29 2017 23:00:27 Online Collections, POB 1489,
 Winterville, NC 28590-1489
 517096259 +EDI: RMCB.COM Dec 29 2017 22:38:00 Quest Diagnostics, C/O AMCA, POB 1235,
 Elmsford, NY 10523-0935
 517096264 +E-mail/Text: bankruptcy@senexco.com Dec 29 2017 22:58:49 Senex Services, 333 Founds Road,
 Indianapolis, IN 46268
 517096268 +EDI: RMSC.COM Dec 29 2017 22:38:00 SYNCB/Care Credit, 950 Forrer Blvd,
 Kettering, OH 45420-1469
 517096262 +E-mail/Text: ebn@barnabashealth.org Dec 29 2017 23:00:18 Saint Barnabas Medical Center,
 POB 29960, New York, NY 10087-9960
 517096265 +EDI: SWCR.COM Dec 29 2017 22:38:00 Southwest Credit Systems, 4120 International Pkwy,
 Carrollton, TX 75007-1958
 517098669 +EDI: RMSC.COM Dec 29 2017 22:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517096269 +EDI: WTRRN BANK.COM Dec 29 2017 22:38:00 TD Bank/Target, PO Box 673,
 Minneapolis, MN 55440-0673
 517096272 E-mail/Text: vci.bkcy@vwcredit.com Dec 29 2017 22:59:55 VW Credit, 1401 Franklin Blvd,
 Libertyville, IL 60048
 517096271 +EDI: VERIZONWIRE.COM Dec 29 2017 22:38:00 Verizon Wireless, PO Box 25505,
 Lehigh Valley, PA 18002-5505
 517096274 +EDI: BLUESTEM Dec 29 2017 22:38:00 Webbank/Fingerhut, 6250 Ridgewood Road,
 Saint Cloud, MN 56303-0820
 517096275 +EDI: WFFC.COM Dec 29 2017 22:38:00 Wells Fargo, PO Box 1697, Winterville, NC 28590-1697

TOTAL: 28

District/off: 0312-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 43

Date Rcvd: Dec 29, 2017

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517096235* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One Bank, 15000 Capital One Drive, Richmond, VA 23238)
517096241* +Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875
517096257* +Online Collections, POB 1489, Winterville, NC 28590-1489
517096263* +Saint Barnabas Medical Center, POB 29960, New York, NY 10087-9960
TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 31, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 29, 2017 at the address(es) listed below:

Andrew G. Greenberg on behalf of Debtor Katherine Henriques a.greenbergglawfirm@verizon.net
Denise E. Carlon on behalf of Creditor VW Credit, Inc. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor VW Credit, Inc. rsolarz@kmlawgroup.com
Steven P. Kartzman kartztee@optonline.net,
jzapata@msklaw.net;njl6@ecfcbis.com;jloewenstein@msklaw.net
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5